Creative Comfort **Segment M44:**

Rural families with modest incomes and diverse household dynamics

Resource: Mosaic 2021 by Experian.

Religious Experience in a Nutshell

Religious Perspective: God, Family, and Country

Spiritual Issues: Feelings of estrangement, anxieties about emptiness and displacement

Common Church Presence

- Active church participants
- Family first
- Strong multi-generational programs
- Strong adult faith formation
- Traditional religion
- Moral absolutes



Potential Influence

Lifestyle Compatibility	Family Group M Families in Motion	Frequent Neighbors
I33 Balance and Harmony F23 Families Matter Most N47 Countrified Pragmatics N49 Touch of Tradition	M44 Creative Comfort M45 Growing and Expanding	E21 Unspoiled Splendor I30 Potlucks and the Great Outdoors J35 Rural Escape L43 Homemade Happiness

General Comments:

Creative Comfort priorities are God, family, and country. These reinforce each other. God is important, and the church is very much a part of their lives. Churches tend to be conservative and take faith and Christian lifestyle very seriously. They may gravitate toward large, resource-size churches with a variety of programming and an emphasis on disciple making. They usually support conservative public and church policies. The churches which capture their interest are not necessarily high tech, but do emphasize divine immanence, mutual accountability, conformity with traditional family expectations, and hope for tomorrow. They appreciate a church that is down to earth and focuses on the family. It is not too intellectual, but very spiritual.

They express an old-fashioned pride that has been handed down over the generations. Their roots are on the farm, but now many workers commute to construction, transportation, health care, and other blue-collar jobs. They will drive anywhere within a commuting radius to find "a good church". They may be moving closer to town, or the city is moving closer to them. Globalization and urbanization cause them significant anxiety. Church and family anchor their lives in times of change. They prefer a family friendly church with strong children and youth ministries, and strong small groups for adults and seniors. Positive personal relationships are important, and worship tends to be more experiential. Their children are usually quite young, and aging grandparents might share some of the parenting load. Some have military careers (active, reserve, or retired) which can bring greater stress to family life. Churches often emphasize personal support and counseling services, along with coaching for private and family devotions.

Color Key High Priority Medium Priority Low Priority

High Priorities also marked with "X" for churches photocopying in black and white.

Leadership Preferences

Resource: Spiritual Leadership by Thomas Bandy (Abingdon Press)

	Traditional		Progressive		Radical
	Caregiver	X	Discipler		Visionary
X	Enabler		Guru		Mentor
	CEO				Pilgrim

Creative Comfort often form strong bonds with the clergy and staff of their church. Ministers are usually trained in a Bible College but may not be seminary graduates. They may be ordained by a denomination or a congregation. They must be spiritual leaders and role models. Pastors may be called "preachers", but "preaching" is not really the most important part of their leadership. They focus on discipleship: maturing Christians for faithful daily Christian living. They frequently teach a Bible Study class for leaders, and coach small group leaders to exercise caregiving among group members. Clergy are especially attentive to seekers, visitors, and new families. They coach young parents to shape their home life and raise children based on theological certainties and moral absolutes. Pastor and staff are readily available for emergency counseling and celebrate lifecycle transitions among the member families of the church. Large churches add staff who specialize in key areas of ministry (especially worship, music, youth, and small groups). Clergy are often strong witnesses beyond the church in the community, and vocal advocates for traditional family values and conservative public policies.

Lifestyle Connectivity

Clergy have a presence in social media and may be influential in civic organizations and local politics. However, personal interaction and physical presence are still more important. They are energized by the dynamics between preacher and congregation and that energy may spill over during the week in social media.

Hospitality Preferences Resource: Worship Ways by Thomas Bandy and Lucinda Holmes (Abingdon Press)

	Traditional		Modern	Postmodern			
X	The Basics	X	Multiple Choices		Take-Out		
			Healthy Choices				

Creative Comfort have larger families including younger children. Provide a sheltered, safe drop-off entrance and deploy greeters who can help families enter or exit the church. Greeters direct traffic, welcome visitors, and adherents, and give directions. They should wear big, bold nametags, or some identifiable apparel (T-shirt, hat, etc.) to identify their role. Always train greeters to be extra friendly, sensitive to special needs, and capable of stating the mission of the church clearly and repeatedly. Enlarge vestibules with extra space to store strollers. Provide comfortable seating at the rear of the sanctuary for young mothers. (Visitors may not want to place infants in the nursery). Refreshments are basic (large urns of hot or cold coffee and tea). Provide choices in food and multiple serving stations. Provide separate serving stations for children, with lower (supervised) tables, and an assortment of fruit juices and smaller portions of goodies (provide allergy alerts). "Fast and easy" is more important than "healthy and recyclable". Potluck dinners, designed to include the whole family, are very welcome to these people with small discretionary budgets. Families may bring fresh vegetables and enjoy home cooking.

Lifestyle Connectivity

Create and staff a welcome center with information, devotional resources, and a gift for visitors. Collect phone numbers and postal addresses for the church database. Call newcomers within 48 hours. Invite them to join social media networks or chat rooms.

Worship Preferences Resource: Worship Ways by Thomas Bandy and Lucinda Holmes (Abingdon Press)

Traditional		Modern	Postmodern			
Caregiving Worship	X	Inspirational Worship		Mission-Connection Worship		
Educational Worship	X	Transformational Worship	X	Coaching Worship		
Healing Worship						

Creative Comfort routinely attend Sunday worship. It is part of a larger weekly spiritual life. Worship structure is predictable and informal. It is always upbeat and inspirational. Praise music with a strong rhythm begins worship, and music tends to set the mood, frame the message, and connect everything together. The music director or band leader is more important than the average organist or choir director might be in a traditional church. Christian music may have a distinctly bluegrass, country, or rock sound, and is usually led by a band gathered around an electronic keyboard and elaborate set of drums). There is often soft background music during prayers. Lyrics are uncomplicated and clear. Words to prayers, music, and the points of the sermon are visually displayed (projected or computer generated).

Worship usually focuses on lifestyle coaching or personal transformational. Worship often follows a practical theme for the day (or a theme extending several weeks) on a practical subject of Christian living. The pastor often speaks for 30 minutes or so, without a written text, and with frequent references to scripture. The message may be supplemented by video clips or drama. Alternatively, worship may focus on changing lives (conversion, spiritual blessings, addiction intervention, etc.). The message is more motivational, and often includes a witness from the band or congregation, and healing prayer or altar call.

Lifestyle Connectivity

Face to face fellowship is essential to belonging. Livestream worship may be an option when there are family health concerns, but not a habit. Update sermons on the church website weekly.

Education Preferences

Resource: See, Know, and Serve by Thomas Bandy (Abingdon Press)

	Form		Content		Grouping
X	Curricular	X	Biblical	X	Generational
X	Experiential	X	Topical	X	Peer Group

Creative Comfort are open to many forms, themes, and resources for Christian education. Children's Sunday school is usually based on a curriculum from a Christian (but not necessarily denominational) publishing house. It may be customized by local teachers, but more often it includes a teacher's guide that is followed carefully. Older grades may be more experiential. The budget of the church may include crafts, Christian videos and video games, puppetry, and special music, but often the church budget is as constrained as family budgets. Classes are organized by age, and curriculums emphasize Bible stories and moral teachings. Sunday school is usually separate from the worship time, although preschoolers may leave worship for a separate "Children's Church" experience.

Adult Sunday school is important. Sunday school for children once attracted the parents, but these days adult education is what stimulates family participation. Classes gather around a more mature member with credibility as a spiritual person. The class studies a curriculum that contains exercises for each lesson. The focus may be topical but is primarily informed by scripture. Christian spirituality is a natural part of home life. Families often pray before meals, and couples may pray or read the Bible together during the week. If they can afford it and it is readily available, they might opt for Christian schools. The church may have inexpensive day care and Vacation Bible School programs. The men's ministries strive to be as strong as the women's ministries.

Lifestyle Connectivity

Home schooling is growing in popularity, and churches should provide Christian education resources and coaching for parents as primary Christian educators for their children. Sunday school teachers or staff provide athome tutoring for clusters of households and are available for private consultation.

Small Group Preferences

Resource: See, Know, and Serve by Thomas Bandy (Abingdon Press)

	Leadership	Focus				
X	Trained Leader	X	Curriculum Study			
X	Rotate Leaders	X	Shared Affinity			

Creative Comfort often participate in midweek small groups as part of the discipling process. Leadership is sometimes rotated among group participants, but many people in this segment prefer "following" than "leading". A small group leader is often recruited by the pastor using spiritual gifts inventories, and regularly coached to lead the group. The pastor or paid staff person trains and coaches small group leaders to build relationships and deepen faith. A book or workbook is usually the focus of conversation in small groups, and sometimes this book is uniformly studied by all small groups. The curriculum strongly references scripture but is very practical in its lifestyle application. Groups may be quite structured for prayer, fellowship, and learning. They often have very clear times for closure, and mentoring moments to move people to the next group that enhance individual spiritual growth.

Lifestyle Connectivity

Increasingly, groups are formed around shared affinities like sports, gardening, hunting, and fishing. Camps for youth or families are annual opportunities to build relationships and deepen devotional life. Relationships and conversations extend from groups and camps into social media.

Resource: Strategic Thinking by Thomas Bandy (Abingdon Press)

Outreach Preferences

	Personal Need	Readiness to Volunteer
Basic Survival		
Health and Wellness	X	x
Quality of Life	X	x
Addiction Intervention		
Interpersonal Relationships	X	x
Human Potential		x
Salvation and Human Destiny		X

Creative Comfort are often conservative in their social views and may also be politically active. They seek to protect a way of life that combines faith, economic security, family unity, and community harmony. Locally, they are especially concerned about quality-of-life issues related to safety, crime prevention, affordable housing, schools, and so on. Nationally or regionally, they are especially concerned about cultural diversity and immigration, jobs, urbanization, and the threat of corporate and political corruption. They are increasingly involved in community services, and they can be passionate advocates for a cause. Their default rural values, however, predispose them to conversation and persuasion rather than confrontation. They can be extraordinarily generous responding to local or regional emergencies, and readily come to the aid of their neighbors. They may serve on cross-generational mission teams locally or globally that combine both work and witness. Evangelism programs and campaigns are a regular part of church participation.

Lifestyle Connectivity

The midweek small group is often the primary unit for mission (rather than a committee or task force) because it can more easily combine prayer, planning, and action. The small group and outreach team can become a primary entry point for newcomers to the faith or into the church. Advertise opportunities, share outreach updates, and coordinate action using social media.

Facility Preferences

	Property		Technology	logy Symbolism			
X	Ecclesiastical	X	Modern	X	Classic Christendom		
X	Utilitarian		Postmodern		Contemporary Post-Christendom		

Creative Comfort prefer church buildings that stand out in the neighborhood as religious centers (steeple and cross etc.), but which are otherwise quite versatile and resemble other public buildings. Exterior signs are very visible, day or night, and often communicates the theme for the Sunday message and a "thought for the day". The name and logo of the church communicate the unique vision of the congregation. Hospitality is important. There is usually a sheltered car port, and clear signage to find the office, worship center, and nursery. The vestibule is large

Resource: See, Know, and Serve by Thomas Bandy (Abingdon Press)

and may include refreshment stations. The hospitality center, nursery, and worship center are usually proximate to each other (on the same floor and just a few steps away). The worship center is more of a hall than a sanctuary with flexible seating and tables at the rear. Technology is modestly progressive: LCD monitors or projection screens, and plenty of space for a musical ensemble (electronic piano, amplified guitars, and percussion). Amplified audio and video screens are used constantly.

Lifestyle Connectivity

The entire building should be internet accessible. However, construction materials can inhibit connectivity, so churches use multiple routers in the building. Members may access computers at the church to enhance Christian education, allowing parents to download resources or search for websites compatible with church values and beliefs.

Financial Preferences

Resource: See, Know, and Serve by Thomas Bandy (Abingdon Press)

Resource: Mosaic E-Handbook by Experian

	Giving Target	Giving Method				
X	Unified Budgets & General Funds		Informed Philanthropy & Pledging			
	Designated Programs & Mission Projects	X	Lifestyle Coaching & Family Financial Planning			

Creative Comfort often have low salaries, few investments, and functional tastes. They have significant debt burdens. They use credit and debit but may not carry much cash. They may make ends meet by borrowing against payday at high interest rates. Nevertheless, they are strong financial supporters of the church, and many strive to tithe. The major thrust of a stewardship campaign is to help young struggling families develop a lifestyle of Christian generosity. They seek coaching to develop a Christian family financial plan that allows them to minimize interest payments on debts and maximize giving to the church.

They do participate in traditional stewardship campaigns but may wait to the end of the year to honor pledges. There are frequent fundraising campaigns for projects and programs. They may be short on disposable income but are very generous with their time and energy for hands-on projects. They trust the church leaders to invest or spend money appropriately. Financial malfeasance seriously undermines the credibility of the church, and financial responsibility greatly reinforces the credibility of the church.

Lifestyle Connectivity

Creative Comfort manage money in traditional ways but may move money digitally between accounts. They are less likely to pre-authorize monthly donations to the church because cash flow in their households can be unpredictable. They may make in-kind donations.

Communication

Communication in Daily Living				Communication in Church Participation					
Broadcast/Streaming TV	Direct Mail	X	Radio		Live/Recorded Video		Print and Paper		Announcements or Visits
Mobile SMS	Email	X	Social Media		Text Message		Email	X	Social Media

Creative Comfort are ambivalent about print. They may not read orders of service, printed announcements in the bulletin, printed newsletters, or mass mailings. They respond positively to radio advertising and talk programs, listen to verbal announcements (especially if they are also streamed electronically during worship or coffee hour). They are open to personal visits, provided you make an appointment ahead of time. The best way to communicate information within the church is during large and small group gatherings.

MISSIONINSITE

Lifestyle Connectivity

They are often dual career households with long commutes and busy families, so they increasingly rely on mobile telephones. They are also investing more time in social media, but churches should monitor access and

interaction to conform to the core values and beliefs of the congregeation. Develop church websites that allow parents to download educational and devotional resources to be used at home.